

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims

1. (Currently amended) An investment system, comprising:
employer management circuitry for:
 - receiving information regarding sales and credit/debit gratuities for each participating employee of an employer;
 - calculating settlement amounts for ~~payment to~~ transfer between the employer and employees according to the information regarding sales and credit/debit gratuities and predefined preferences for withholding investment; and
 - generating an investment database of investment amounts associated with the employees;account manager circuitry for
 - receiving said investment database; and
 - coordinating investment of said investment amounts with one or more investment providers.
2. (Previously presented) The investment system of claim 1 wherein said employer management circuitry includes:
 - multiple point of sale devices for receiving the sales, gratuity and investment preference information at respective business locations and generating a location-specific investment database; and
 - a main processor for consolidating said location-specific investment databases.
3. (Previously presented) The investment system of claim 1 wherein said account manager receives said investment database and generates a net investment amount to be credited to accounts of said employees.

4. (Original) The investment system of claim 3 wherein said net investment amount equals a total of investment amounts for all of the employees less a fee for each investment transaction.

5. (Original) The investment system of claim 3 wherein said account manager communicates said net investment amount to a financial institution associated by the employer for transferring money in the value of said net investment amount to one or more investment providers.

6. (Original) The investment system of claim 5 wherein said account manager transfers information to said one or more investment providers specifying how the money is allocated between the employees.

7. (Previously presented) The investment system of claim 5 wherein said account manager receives money in the value of said net investment amount from said financial institution.

8. (Previously presented) The investment system of claim 7 wherein said account manager transfers said money to one or more of the investment providers.

9. (Original) The investment system of claim 8 wherein said account manager transfers information to said one or more investment providers specifying how the money is allocated between the employees.

10. (Original) The investment system of claim 1 wherein said employer management circuitry identifies each employee by an employer-independent account identifier, such that employees can change from one employer to another employer without changing the account identifier.

11. (Currently amended) A computer implemented method of investing money, comprising the steps of:
receiving information regarding sales and credit/debit gratuities for each

participating employee of an employer;

calculating settlement amounts for ~~payment to~~ transfer between the employer and employees according to the information regarding sales and credit/debit gratuities and predefined preferences for withholding investment amounts;

generating an electronic investment database of investment amounts associated with the employees; and

coordinating investment of said investment amounts with one or more investment providers.

12. (Previously presented) The method of claim 11 wherein said receiving step includes receiving information at multiple point of sale devices for receiving the sales, gratuity and investment preference information at respective business locations and further comprising the steps of generating a location-specific investment database and consolidating said location-specific investment databases.

13. (Previously presented) The method of claim 11 and further comprising the step of generating a net investment amount to be credited to accounts of said employees.

14. (Original) The method of claim 13 wherein said net investment amount equals a total of investment amounts for all of the employees less a fee for each investment transaction.

15. (Original) The method of claim 13 and further comprising the step of communicating said net investment amount to a financial institution associated by the employer for transferring money in the value of said net investment amount to one or more investment providers.

16. (Original) The method of claim 15 and further comprising the step of transferring information to said one or more investment providers specifying how the money is allocated between the employees.

17. (Previously presented) The method of claim 15 and further comprising the step of receiving money in the value of said net investment amount from said financial institution.

18. (Previously presented) The method of claim 17 and further comprising the step of transferring said money to one or more of the investment providers.

19. (Original) The method of claim 18 and further comprising the step of transferring information to said one or more investment providers specifying how the money is allocated between the employees.

20. (Original) The method of claim 11 and further comprising the step of identifying each employee by an employer-independent account identifier, such that employees can change from one employer to another employer without changing the account identifier.

21. (Previously presented) A computer implemented method of investing money, comprising the steps of:

- initiating an computer-maintained account for an employee through a first employer;

- electronically associating said account with said employee and said first employer;

- receiving investment information from said first employer;

- directing the investment of funds in the computer-maintained account provided by said first employer in accordance with said investment information;

- upon movement of said employee from said first employer to a second employer, electronically associating said account with said employee and said second employer.

22. (Original) The method of claim 21 wherein said account has an identifier uniquely associated with the employee.

23. (Original) The method of claim 22 wherein the identifier is a social security number.

24. (Previously presented) A computer implemented method of investing money, comprising the steps of:

providing electronically-maintained investment accounts for respective employees, each employee having a current employer from a set of employers;

for each employee, receiving investment information from the employee's current employer specifying how withheld funds collected by the employee's current employer should be invested;

wherein any employee can switch to a new current employer from said set of employers and continue to invest into the employee's respective investment account through said new current employer.

25. (Original) The method of claim 24 wherein the current employer is associated with the employee's respective investment account.

26. (Previously presented) An investment system, comprising:
employer management circuitry for:

receiving information regarding commissions for each participating employee of an employer;

calculating settlement amounts for transfer between the employer and the employees according to the information regarding commissions and individual investment preferences for withholding investment amounts defined by the employees; and

generating an investment database of the investment amounts associated with the employees;

account manager circuitry for

receiving said investment database; and

coordinating investment of said investment amounts with an investment provider.